

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Michelle Labayen (ML2960)
Law Office of Michelle Labayen
24 Commerce Street
Suite 1300
Newark, NJ 07102
973-622-1584
Email: michelle@labayenlaw.com

In Re:

Yvette Holmes
aka Yvette Galarza

U.S. BANKRUPTCY COURT
FILED
NEWARK, NJ

2022 JUL 21 P 2:35

JEANNE A. NAUGHTON
BY: 
DEPUTY CLERK

Case No.: 22-10367

Chapter: 7

Adv. No.:

Hearing Date:

Judge: Vincent F. Papalia

CERTIFICATION OF SERVICE

1. I, Raquel Pedroso:

☐ represent _____ in this matter.

☒ am the secretary/paralegal for Law Office of Michelle Labayen, who represents
_____ Debtor _____ in this matter.

☐ am the _____ in this case and am representing myself.

2. On 7/19/2022, I sent a copy of the following pleadings and/or documents
to the parties listed in the chart below.
Notice of Voluntary Conversion to Chapter 7

3. I certify under penalty of perjury that the above documents were sent using the mode of service
indicated.

Date: 7/19/2022

Signature



Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
United States Bankruptcy Court District of New Jersey 50 Walnut Street Newark, NJ 07102	Court	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
Marie-Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004-1550	Trustee	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
U.S. Trustee US Dept of Justice Office of the US Trustee One Newark Center Ste 2100 Newark, NJ 07102	U.S Trustee	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
CCAP Auto Lease LTD P.O. Box 961275 Fort Worth, TX 76161-1245	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
Chex System 7805 Hudson Road suite 100 Saint Paul, MN 55125	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Citibank Citicorp Credit Svcs/Centralized Bk dept Po Box 790034 St Louis, MO 63179	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.)
Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.)
Edfinancial on behalf of US Dept. of Education 120 N Seven Oaks Drive Knoxville, TN 37922	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.)
EdFinancial Services Attn: Bankruptcy Po Box 36008 Knoxville, TN 37930	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.)
Equiant/Thousand Trails Attn: Bankruptcy 500 N Juniper Dr, Ste 100 Chandler, AZ 85226	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.)

rev.8/1/16

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Equifax POB 740241 Atlanta, GA 30374	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
Experian 475 Anton Blvd Costa Mesa, CA 92626	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
		<input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
First National Bank Attn: Bankruptcy Po Box 3128 Omaha, NE 68103	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
First National Bank of Omaha 1620 Dodge St Stop Code 3129 Omaha Ne 68197	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
		<input checked="" type="checkbox"/> Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
Hill Wallack LLP 21 Roszel Road PO Box 5226 Princeton, NJ 08543	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Internal Revenue Service P.O. Box 7346 Philadelphia, PA 19114	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.)
Luis Rodriguez 651 Pleasant Valley Way Rahway, NJ 07065	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.)
		<input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.)
LVNV Funding, LLC Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.)
Macys/fdsb Attn: Bankruptcy 9111 Duke Boulevard Mason, OH 45040	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.)
		<input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.)
MEB Loan Trust IV 695 Cross Street Suite 277 NJ 08704	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.)

rev.8/1/16

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
MEB LOAN TRUST IV c/o Specialized Loan Servicing LLC 6200 S. Quebec St. Greenwood Village, Colorado 80111	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.)
Santander Consumer USA Attn: Bankruptcy Po Box 961245 Fort Worth, TX 76161	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.)
State of New Jersey Division of Taxation PO BOX 245-Bankruptcy Trenton, NJ 08695-0245	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.)
State of New Jersey Department of Taxation P.O. Box 448 Trenton, NJ 08646	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.)
Target c/o Financial & Retail Svcs Mailstop BT POB 9475 Minneapolis, MN 55440	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.)

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
TD Bank USA, N.A. C O WEINSTEIN & RILEY, PS 2001 WESTERN AVENUE, STE 400 SEATTLE, WA 98121	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.)
TransUnion 555 W. Adams Street Chicago, IL 60661	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.)
Wells Fargo Bank NA- 1 Home Campus Mac X2303-01a 3rd Floor Des Moines, IA 50328	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.)
Wells Fargo Bank, N.A. Wells Fargo Card Services PO Box 10438, MAC F8235-02F Des Moines, IA 50306-0438	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.)
Wilmington Savings Fund Society, FSB et al Fay Servicing, LLC PO Box 814609 Dallas, TX 75381-4609	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.)

Miscellaneous:22-10367-VFP Yvette Holmes

Type: bk

Chapter: 13 v

Office: 2 (Newark)

Assets: y

Judge: VFP

Case Flag: SUPDIS

CONFIRMED

U.S. Bankruptcy Court**District of New Jersey**

Notice of Electronic Filing

The following transaction was received from Michelle Labayen entered on 7/18/2022 at 3:31 PM EDT and filed on 7/18/2022

Case Name: Yvette Holmes**Case Number:** 22-10367-VFP**Document Number:** 43**Docket Text:**

Notice of Voluntary Conversion to Chapter 7. Fee Amount \$ 25. Filed by Michelle Labayen on behalf of Yvette Holmes.
(Labayen, Michelle)

The following document(s) are associated with this transaction:

Document description:Main Document**Original filename:**Notice to convert.pdf**Electronic document Stamp:**

[STAMP bkecfStamp_ID=1002741850 [Date=7/18/2022] [FileNumber=59960512-0] [289e39590345ee312804f9f8e87085560500544569714bba43f8cf9b7e6cb23ec2ff9adc3f9ab1232fd746087b47b1fa546dca8c358132a0988fbb8d1ca21ac9]]

22-10367-VFP Notice will be electronically mailed to:

Denise E. Carlon on behalf of Creditor Wilmington Savings Fund Society, FSB not individually, but solely as trustee for Residential Mortgage Aggregation Trust
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Marie-Ann Greenberg
magecf@magtrustee.com

Michelle Labayen on behalf of Debtor Yvette Holmes
michelle@labayenlaw.com, priscilla@labayenlaw.com;monica@labayenlaw.com

Phillip Andrew Raymond on behalf of Creditor Wilmington Savings Fund Society, FSB not individually, but solely as trustee for Residential Mortgage Aggregation Trust
phillip.raymond@mccalla.com, mcallaecf@ecf.courtdrive.com

Gavin Stewart on behalf of Creditor Specialized Loan Servicing LLC
bk@stewartlegalgroup.com

U.S. Trustee
USTPRegion03.NE.ECF@usdoj.gov

22-10367-VFP Notice will not be electronically mailed to:

Michelle Labayen
Law Office of Michelle Labayen PC
24 Commerce Street
Suite 1300
Newark, NJ 07102
973-622-1584
michelle@labayenlaw.com

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

IN RE

YVETTE HOLMES

Debtor.

Chapter 13

Case No.: 22-10367
Hon. Vincent F. Papalia
Bankruptcy Judge
NOTICE OF CONVERSION

PLEASE TAKE NOTICE, that on this 18th Day of July 2022, the above captioned case has been converted from a Chapter 13 to a Chapter 7 Bankruptcy pursuant to 11 U.S.C 1307 of the Bankruptcy Code and 1017(d) of the Rules of Bankruptcy procedure, by the filing of this notice of the United States Bankruptcy Court District of New Jersey.

July 18, 2022
Newark, NJ

/s/ Michelle Labayen
Michelle Labayen
Attorney for the Debtor
Law Office of Michelle Labayen PC
24 Commerce Street Suite 1300
Newark NJ 07102

US Bankruptcy Court
District of New Jersey
Hon. Vincent F. Papalia
50 Walnut Street
Newark, NJ 07102

Marie Ann Greenberg
30 Two Bridges Road
Suite 330
Fairfield, NJ 07004

U.S. Trustee
US Dept of Justice
Office of the US Trustee
One Newark Center Ste 2100
Newark, NJ 07102

CACH, LLC
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

Check System
7805 Hudson Road
Suite 100
St. Paul MN 55125

Citibank NA
5800 S Corporate Place
Sioux Falls, SD 57108

Discover Financial
Att Bankruptcy
PO B 3025
New Albany H 43054

ED Financial
Attn Bankruptcy
PO Box 36008
Knoxville, TN 37930

Equifax
POB 740241
Atlanta GA 30374

Experian

475 Anton Blvd
Costa Mesa CA 92626

First National Bank
Att Bankruptcy
POB 3128
Omaha, ME 68103

Hill Wallack LLP
21 Roszel road
PO Box 5226
Princeton NJ 08543

Macys
911 Duke Blvd
Mason OH 45040

Target
C/O Financial & Retails Svc
Mailstop BT POB 9475
Minneapolis, MN 55440

Transunion
555 W Adams Street
Chicago, IL 60661

Wells Fargo Bank
1 Home Corporate MAC
3rd Floor
Des Moines, IA 50328

Internal Revenue Service
P.O. Box 7346
Philadelphia, PA 19101-7346

New Jersey Division of Taxation
PO Box 245
Trenton, NJ 08685

July 18, 2022
Newark, NJ

/s/ Michelle Labayen
Michelle Labayen
Attorney for the Debtor

NJ 07102

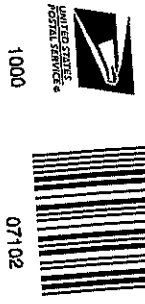
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JENNIE A. HAUGHTON

BY: DEPUTY CLERK

EX-103

United States Bankruptcy Court
District of New Jersey
50 Walnut Street
Newark, NJ 07102



NEWARK, NJ
07102
JUL 19, 22
AMOUNT
\$1.68
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